

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

# **NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that THOMAS B. SULLIVAN, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S DEARBORN STREET  
7TH FLOOR  
CHICAGO, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 01/18/2013 in Courtroom \_\_\_\_\_, United States Courthouse, JOLIET CITY HALL  
150 W. JEFFERSON  
2ND FLOOR  
JOLIET, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/11/2012 By: /s/THOMAS B. SULLIVAN, TRUSTEE  
Trustee

THOMAS B. SULLIVAN, TRUSTEE  
1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
(708) 226-2700

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: MECHER, JACK J § Case No. 08-06864-BWB  
MECHER, JENNIFER §  
§  
§  
Debtor(s) §

## **SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 6,250.07  
*and approved disbursements of* \$ 279.60  
*leaving a balance on hand of* 1 \$ 5,970.47

**Balance on hand:** \$ 5,970.47

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
			None		

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 5,970.47

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - THOMAS B. SULLIVAN, TRUSTEE	850.00	0.00	850.00
Attorney for Trustee, Fees - INNOVALAW, PC	3,000.00	0.00	3,000.00
Attorney for Trustee, Expenses - INNOVALAW, PC	50.75	0.00	50.75
Charges, U.S. Bankruptcy Court	150.00	0.00	150.00
Total to be paid for chapter 7 administration expenses:			\$ 4,050.75
Remaining balance:			\$ 1,919.72

1 The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 1,919.72

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 1,919.72

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 172,847.30 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank / DFS Services LLC	6,566.83	0.00	72.93
2	Discover Bank / DFS Services LLC	13,760.12	0.00	152.83
3	Fifth Third Bank	10,521.79	0.00	116.86
4 -2	CHASE BANK USA, NA	6,433.16	0.00	71.45
5 -2	CHASE BANK USA, NA	25,180.83	0.00	279.67
6 -2	CHASE BANK USA, NA	12,986.16	0.00	144.23
7	PYOD LLC its successors and assigns as assignee of	25,472.25	0.00	282.90
8	PYOD LLC its successors and assigns as assignee of	33,539.70	0.00	372.51
9	American Express Centurion Bank	4,086.54	0.00	45.39

10	American Express Bank FSB	Certificate of Notice Page 5 of 9 1,268.47	0.00	14.09
11	American Express Centurion Bank	33,031.45	0.00	366.86

Total to be paid for timely general unsecured claims: \$ 1,919.72  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00

Prepared By: /s/THOMAS B. SULLIVAN, TRUSTEE  
Trustee

THOMAS B. SULLIVAN, TRUSTEE  
1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
(708) 226-2700

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Jack J Mecher  
Jennifer L Mecher  
Debtors

Case No. 08-06864-BWB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: tmaurer  
Form ID: pdf006

Page 1 of 3  
Total Noticed: 24

Date Rcvd: Dec 12, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2012.

db/jdb +Jack J Mecher, Jennifer L Mecher, 22541 Merrittion Rd, Frankfort, IL 60423-5162  
12071019 +American Express, P O Box 1000, Los Angeles, CA 90096-0001  
12071020 American Express, P O Box 0002, Chicago, IL 60679-0002  
12407983 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12395282 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12071022 Bank One, P O box 15153, Wilmington, DE 19886-5153  
14349606 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145  
12071023 Capital One, P O Box 790216, Saint Louis, MO 63179-0216  
12071025 Chase, P O Box 15298, Wilmington, DE 19850-5298  
12071027 Citi, P O Box 688912, Des Moines, IA 50386  
12071029 +Country, P O Box 15153, Wilmington, DE 19886-5153  
12071032 +E M C Mortgage, P O Box 293150, Lewisville, TX 75029-3150  
12071033 +Fifth Third Bank, P O Box 740789, Cincinnati, OH 45274-0789  
12295164 +Fifth Third Bank, Attn: Bankruptcy Department/MD#ROPS05, 1850 E Paris SE,  
Grand Rapids MI 49546-6210  
12071035 +GMAC Mortgage, P O Box 4622, Waterloo, IA 50704-4622  
12071039 +Linnda Mazza, 19524 116th, Mokena, IL 60448-1830  
12071040 OCWEN Mortgage, P O Box 785056, Frankfort, IL 60423  
12150643 +The Walden Group, Attorney: Noonan & Lieberman, 105 W. Adams, Suite 3000,  
Chicago, IL 60603-6228  
12277423 +Walden, 680 S Ridge Ave, Lake Forest IL 60045-2752  
12071042 Washington Mutual, P O Box 9001879, Louisville, KY 40290-1879

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12339020 +E-mail/Text: bncmail@w-legal.com Dec 13 2012 04:17:32 CHASE BANK USA,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12071030 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 13 2012 02:20:08 Discover, PO Box 30395,  
Salt Lake City, UT 84130  
12275568 +E-mail/PDF: mrdiscen@discoverfinancial.com Dec 13 2012 02:20:08  
Discover Bank / DFS Services LLC, POB 3025, New Albany Ohio 43054-3025  
12373832 E-mail/Text: resurgentbknotifications@resurgent.com Dec 13 2012 01:57:51  
PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4

### \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12071041 Regions Mortgage  
12071021\* American Express, P O Box 0002, Chicago, IL 60679-0002  
12407984\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12071024\* Capital One, P O Box 790216, Saint Louis, MO 63179-0216  
12071026\* Chase, P O Box 15298, Wilmington, DE 19850-5298  
12071028\* Citi, P O Box 688912, Des Moines, IA 50386  
12071031\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, PO Box 30395, Salt Lake City, UT 84130)  
12071034\* +Fifth Third Bank, P O Box 740789, Cincinnati, OH 45274-0789  
12071036\* +GMAC Mortgage, P O Box 4622, Waterloo, IA 50704-4622  
12071037\* +GMAC Mortgage, P O Box 4622, Waterloo, IA 50704-4622  
12071038\* +GMAC Mortgage, P O Box 4622, Waterloo, IA 50704-4622

TOTALS: 1, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: tmaurer  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 24

Date Rcvd: Dec 12, 2012

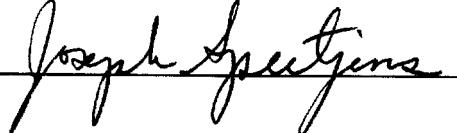
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2012

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.

District/off: 0752-1

User: tmaurer  
Form ID: pdf006

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Total Noticed: 24

Date Rcvd: Dec 12, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2012 at the address(es) listed below:

Brian D Johnson on behalf of Trustee Thomas B Sullivan briandjohnson80@hotmail.com  
David E Grochocinski on behalf of Trustee Thomas B Sullivan lawyers@innovalaw.com,  
lawyers@innovalaw.com  
David P Lloyd on behalf of Plaintiff Thomas B Sullivan courtdocs@davidlloydlaw.com  
David P Lloyd on behalf of Trustee Thomas B Sullivan courtdocs@davidlloydlaw.com  
John M Babington on behalf of Defendant Jack Mecher broker44@sbcglobal.net  
John M Babington on behalf of Joint Debtor Jennifer L Mecher broker44@sbcglobal.net  
John M Babington on behalf of Debtor Jack J Mecher broker44@sbcglobal.net  
Jose G Moreno on behalf of Creditor GMAC MORTGAGE LLC nd-one@il.cslegal.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Rachael A Stokas on behalf of Creditor WASHINGTON MUTUAL BANK ND-Two@il.cslegal.com  
Steven C Lindberg on behalf of Creditor US Bank National Association bankruptcy@fallaw.com  
Thomas B Sullivan tsullivan@innovalaw.com, IL19@ecfcbis.com

TOTAL: 12